

**Business Platinum Card®****OPEN** SM

**563,317**  
**Membership Rewards®**  
**Points Available**  
 at 12/31/06, when charges due are paid in full and all accounts are in good standing.

Prepared For  
**JANE HALBRITTER**  
**STONEHEDGE HEALTH**

Account Number  
**3727-150517-31001**

Closing Date  
**01/23/07**

Page 1 of 8

Previous Balance \$      Payment Activity \$      New Activity \$ Inc. Adjustments      New Balance \$

**Please Pay By**  
**02/07/07**

Please refer to page 2  
 for important information  
 regarding your account

To manage your Account, visit us online at [open.americanexpress.com](http://open.americanexpress.com) or call Customer Service at 1-800-492-8468.

**World-Class Accommodations Await You**

The *Fine Hotels & Resorts* program offers you luxurious accommodations and rich amenities at some of the world's finest hotels, resorts and villas. At more than 500 hotels, resorts, and spas around the world, Business Platinum Card® members can receive courtesies such as a room upgrade, continental breakfast for two each day, guaranteed 4pm late checkout, and an amenity special to each property. Visit [open.com/businessplatinum/finehotels](http://open.com/businessplatinum/finehotels) or call Business Platinum Travel at 1-800-553-9497. Terms and conditions apply.

**Activity**

\* Indicates posting date

Amount \$

01/18/07\* PHONE PAYMENT RECEIVED THANK YOU  
 XXXXX55907  
 NBT BANK NATIONAL ASSOCIATION

**Due in Full Activity for JANE HALBRITTER**  
 Card XXXXX-XXXXX7-31001

12/25/06\* 5% OPEN Savings at FedEx  
 FEDEX #859293973441 \$100.00 12/20/06

12/30/06\* AMAZON.COM AMZN.COM/BILL WA  
 98101  
 AMAZON.COM  
 MERCHANDISE  
 ROC No 0043050472

01/07/07\* 5% OPEN Savings at Hertz  
 HERTZ CAR RENTAL \$100.00 01/05/07

01/11/07\* 5% OPEN Savings at FedEx  
 FEDEX #859242106305 \$100.00 01/02/07

01/12/07\* 5% OPEN Savings at FedEx  
 FEDEX #858359969740 \$100.00 01/09/07

REDACTED

Credit

† Please fold on the perforation below, detach and return with your payment

**Payment Coupon**

Account Number  
**3727-150517-31001**

**Please Pay By:**  
**02/07/07**

Continued on Page 3

To Pay by Computer, visit  
[open.americanexpress.com](http://open.americanexpress.com). To Pay by Phone,  
 call 1-800-472-9297.

Please enter account  
 number on all checks and  
 correspondence.

Check payable to  
 American Express.

See Finance Charges  
 section on reverse side for  
 a description of when  
 additional Finance  
 Charges are not assessed  
 on Features.



Mail Payment to:

AMERICAN EXPRESS  
 PO BOX 360001  
 FT LAUDERDALE FL 33336-0001

0000372715051731001 003564751003564751 20 H

Prepared For  
**JANE HALBRITTER**  
**STONEHEDGE HEALTH**

Account Number  
 XXXX-XXXXX7-31001

Page 2 of 8

**Payments:** Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US. Unless you are paying by computer or by phone, please submit your payment in the enclosed envelope with the payment coupon and the account number indicated in the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other way or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentation and any representations, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentation, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay by Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at [www.americanexpress.com](http://www.americanexpress.com). A \$5 annual subscription fee to *Fortune Small Business* magazine is included in your annual fee. If you pay an annual fee but do not wish to receive the magazine, call the number on the back of the Card. **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on our paper statement or click on the Customer Service link online. Outside the U.S., call collect or contact the nearest American Express Travel Service Office or other local American Express office. **Finance Charges: Average Daily Balance Method for Calculation of Finance Charges:** We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Advance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional Finance Charges on features included in this New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. **This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges.** The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your Charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. **What We Need From You When You Have a Billing Inquiry:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error and explain why you believe there is an error. If you need more information, describe the item you are unsure about. While we are investigating the amount in question, you are still obligated to pay the parts of your bill that are not in question. Please retain any receipts pertinent to your claim. **In Case of Errors or Questions About Your Electronic Payments:** Please contact us by visiting us online at [open.americanexpress.com](http://open.americanexpress.com), or you can call us at 1-800-IPAY-AXP or Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. **When contacting us:** 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, no payment is required. You may make charges against the credit balance or request a refund. Requests for refunds should be made by writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. **Creditor:** American Express Bank, FSB. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
 1-800-472-9297

Customer Service:  
 1-800-492-8468  
 24 hours/7 days

Express Cash  
 1-800-CASH-NOW

Lost or Stolen Card  
 1-800-492-3344

International Collect  
 1-623-492-7719

Hearing Impaired  
 (9am-5pm EST)  
 TTY: 1-800-221-9950  
 FAX: 1-800-695-9090  
 In NY: 1-800-522-1897

Large Print and Braille  
 Statements  
 1-800-492-8468

Extended Payment  
 Option Select and Pay  
 Option Customer  
 Service  
 1-800-403-1288



[americanexpress.com](http://americanexpress.com)

Customer Service  
 P.O. Box 297804  
 Ft. Lauderdale, FL  
 33329-7804

Express Cash  
 P.O. Box 297815  
 Ft. Lauderdale, FL  
 33329-7815

Payments  
 PO BOX 360001  
 FT LAUDERDALE  
 FL  
 33336-0001

**Change of Address**  
 Do not write on front  
 Do not use

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address																								
City, State																								
Code																								
a Code and the Phone																								
a Code and the Phone																								
all (optional)																								

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences.



Prepared For  
JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number  
XXXX-XXXXX7-31001

Closing Date  
01/23/07

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# Due in Full continued

1/07	5% OPEN Savings at FedEx FEDEX #853226970701 100.00 01/11/07	
1/16/07	D AND D CARPETS ROME NY FLOOR COVERING STORE	
1/19/07	5% OPEN Savings at FedEx FEDEX #857411106375 100.00 01/15/07	
1/23/07	5% OPEN Savings at FedEx FEDEX #853226970712 100.00 01/18/07	
12/26/06	SAVOY RESTAURANT ROME NY EATING PLACE RESTAURANT FOOD-BEV 88.06 TIP 0.00	
2/28/06	STAPLES ROME NY OFFICE SUPPLIES	
2/29/06	ANTONIO'S RESTAURANTS SYRACUSE NY FOOD/BEVERAGE	
2/30/06	EZ PASS PREPAID TOLL 800-333-8655 NY 8003338655	
2/31/06	EZ PASS PREPAID TOLL 800-333-8655 NY 8003338655	
1/02/07	FEDEX #859242106305 ROME NY 34145 TO: - FL FROM: JANE HAL BRITTER 13440 007 2DAY PKG 115LB AWB859242106305 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 9242106305	
1/03/07	PF CHANG'S #9906 306 NAPLES FL 1111111111 FOOD/BEVERAGE 07.24 TIP 0.00	
1/04/07	CITGO 7-ELEVEN 25386 NAPLES FL CITGO GAS/MSC92 378772538642	
1/04/07	CITGO 7-ELEVEN 32295 NAPLES FL CITGO GAS/MSC92 364573229501	
1/04/07	NAPLES JAGUAR LANDRONAPLES FL 2396494241	
1/04/07	THE RITZ CARLTON NAP NAPLES FL Arrival Date 01/02/07 Departure Date 01/04/07 00000000 LODGING	
1/05/07	EZ PASS PREPAID TOLL 800-333-8655 NY 8003338655	
1/05/07	HERTZ CAR RENTAL NAPLES FL Location Rental: NAPLES FL Return: NAPLES FL Agreement Number: 160711751 Renter Name: HALBRITTER /JANE Reference Number: 010006	Date 07/01/03 07/01/05
1/07	ROBB & STUCKY S2 000 NAPLES FL 9412613969 Description FURNITURE	

REDACTED

Continued on reverse



Prepared For  
**JANE HALBRITTER**  
**STONEHEDGE HEALTH**  
**Due in Full continued**

Account Number  
 XXXX-XXXXXX-31091

Page 4 of 8

Date	Description	Location	Amount
1/06/07	WINN-DIXIE 0730 34145 FOOD ROC No. 0000000000	MARCO ISLAND FL	
1/08/07	FEDEX #858359969748 ROME 34145 TO: JANE HALBRITTER FL FROM: JANE HALBRITTER 13440 002 PRIORITY PKG 18LB AWB858359969748 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 8359969748	NY	
1/10/07	AP NAPLES CHILDREN E503-5970395 5035970395	FL	7
1/11/07	ROBB & STUCKY S2 000NAPLES 9412613969 Description FURNITURE	FL	
1/11/07	FEDEX #853226970701 ROME 34145 TO: - FL FROM: JANE HALBRITTER 13440 001 PRIORITY BOX 6LB AWB853226970701 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 3226970701	NY	
1/13/07	CHEVRON 0047721 PIONEER OIL CO FUEL/MISCELLANEOUS ROC No. 2161355	MARCO FL	
1/14/07	BEALLS COASTAL 094 NAPLES DEPARTMENT STORE	FL	
1/14/07	TJMAXX 0084 34105 GENERAL MDSE ROC No. 0840016257	NAPLES 50FL	
1/15/07	ROOMS TO GO SEFFNER GOODS/SERVICES	FL	
1/15/07	THE FLOOR CLUB 300068 2399470022 Description FLOOR COVERING STORE	ONITA SPRINGS FL	
1/15/07	FEDEX #857411106375 ROME 13303 TO: GEORGE ROSSINI FROM: JANE HALBRETTTER 13440 001 PRIORITY PKG 15LB AWB857411106375 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 7411106375	NY	
1/16/07	D AND D CARPETS ROME FLOOR COVERING STORE	NY	
1/16/07	D AND D CARPETS ROME FLOOR COVERING STORE	NY	
1/16/07	WALGREEN 053306 DRUG STORE/PHARMACY	MARCO ISLAND FL	
1/16/07	SITE GENIE, LLC ROCHESTER WEB PAGE HOSTING	MN	
1/16/07	BILL SMITH INC 2 MARCO ISLAND HOUSEHOLD APPLIANCES	FL	
1/17/07	HOME DEPOT EXPO 6358 9999999999	NAPLES FL	

REDACTED

*was here  
 home depot  
 then on*

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Prepared For  
JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number  
XXXX-XXXXX7-31001

Closing Date  
01/23/07

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**Due in Full continued**

01/07	BEALLS COASTAL 094 NAPLES DEPARTMENT STORE	FL	
01/18/07	FEDEX #853226970712 ROME 34145 TO: JANE HALBRITTER FL FROM: JANE HALBRITTER 13440 001 PRIORITY BOX 4LB AWP853226970712 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 3226970712	NY	
01/19/07	HAVERTY'S 104504 800NAPLES 9415961256 Description Price HOME FURNISHINGS <del>\$2500</del>	FL	
01/19/07	MARSHALLS 0796 34108 GENERAL MDSE ROC No. 7960045641	NAPLES 50FL	
01/20/07	BEALLS OUTLET 227 MARCO ISLAND VARIETY STORE	FL	
01/22/07	BEDBATH&BEYOND#0128 NAPLES DEPARTMENT STORES	FL	
01/22/07	TARGET STORE T-899 0NAPLES DISCOUNT STORE	FL	
01/22/07	HESS 09363 000040041 SERVICE STATIONS	E. NAPLES FL	

**Total Due in Full Activity**

REDACTED

JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number  
XXXX-XXXXX7-31001

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**OPEN Savings Summary**

Prepared For  
JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number  
XXXX-XXXXX7-31001

Page 7 of 8

Total Savings to Date For This Account	Savings Since Jan 2007	Savings This Period Through Jan 23
\$ 298.37	50.94	52.20

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2007
FEDEX - Ground, Express and International shipments	Ongoing				
HERTZ - Car rentals	Ongoing				
AMERICAN EXPRESS GIFT CARDS - Gifting solutions	Jan 31, 2007				
AT&T - Local and long distance small business calling plans	Ongoing				
COURTYARD BY MARRIOTT - For participating hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing				
DELTA Flight purchases	Ongoing				
FAIRFIELD INN BY MARRIOTT - For participating hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing				
FEDEX KINKO'S OFFICE AND PRINT CENTERS - Document solutions and business services	Ongoing				
GATEWAY - Desktop and notebook PCs, servers, storage solutions, and more	Ongoing				
HYATT - Hotels and resorts in the U.S.	Ongoing				
JETBLUE Flight purchases	Ongoing				
RUBY TUESDAY - Casual dining	Ongoing				
SYMANTEC - Security and Back-up software including Norton(TM) products	Ongoing				
SPRINGHILL SUITES BY MARRIOTT - For particip. hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing				
GATE INNS - Hotels in the U.S.	Ongoing				
1-800-FLOWERS.COM - Flowers and gifts	Ongoing				
<b>Totals</b>					

REDACTED

**Other Ways To Save!****Did You Know? You Can Use Your Business Card at -**

Cisco's Smart Business Communications offer a unique set of end-to-end networking products and services that allow your business to communicate, collaborate and compete more effectively.

(CE 108381)

Cisco Smart Business:  
[cisco.com/youinc](http://cisco.com/youinc)



Ewing Irrigation Products offers wholesale landscape and irrigation supplies for residential or commercial landscaping projects, golf courses and industrial applications. They have over 165 locations.

Ewing Irrigation:  
[EwingI.com](http://EwingI.com) or call  
1-800-343-9464

**Great New Places to Use Your Business Card**

TRADER JOE'S

Trader Joe's is a unique grocery store offering culinary adventure at a real value. Now you can use your American Express® Business Card at your neighborhood Trader Joe's.

(CE 108385)

Trader Joe's:  
[traderjoes.com](http://traderjoes.com)



Jimco Stone Center is a supplier of extensive inventory of cultured stone, brick, natural stone, pavers, mortars and bulk materials.

Jimco Stone Center:  
[jimcostonecenter.net](http://jimcostonecenter.net) or  
call 770-422-5371



AC Quest is a supplier of cutting-edge air conditioning, smoke/odor control, humidity control and energy recovery solutions for today's air quality challenges.

AC Quest:  
[ac-quest.com](http://ac-quest.com) or  
1-888-871-2310

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Prepared for  
JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number  
XXXX-XXXXXX7-31001

Page 8 of 8

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**Important American Express® Gift Card Information**

(CE 108445)

Please be advised that as of February 1, 2007, American Express Gift Card will no longer be part of OPEN Savings®.



As a result, purchases made at:  
<http://www.133.americanexpress.com/osbn/landing/giftCards.asp>  
with an American Express® Business Card on or following this date  
will no longer receive a 3% discount.

ers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be  
closing to the merchant that you meet these criteria.



**Platinum Card®  
Statement of Account**

**Earn points on all of your purchases, everywhere you use the Card.**  
Visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

Prepared For  
**JANE HALBRITTER**Account Number  
**3717-577374-21004**Closing Date  
**02/09/07**

Page 1 of 4

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$

**Please Pay By  
02/24/07**

Please refer to page 2  
for important information  
regarding your account

For assistance or questions about your account, contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-800-525-3355.

**Your Year-End Summary Is Coming Soon!**

The Year-End Summary consolidates the charges that were processed and posted to your account in 2006 into one convenient report. It can be a helpful tool in budgeting for the upcoming year's expenses or for tax preparation. The online summary allows you to view your transactions by category, and to sort your transactions by date, charge amount and merchant name. You can also view your total account activity, or view charge activity by each Card on the account if you have Additional Cards. You can download your summary as a PDF or Microsoft® Excel file, and save it for future use. Please note that transactions posted to your account after December 31, 2006, will appear on next year's summary.

**Activity**

\* Indicates posting date

Amount \$

**Total of Payment Activity****Due in Full Activity for JANE HALBRITTER**

Card XXXX-XXXX-XXXX-21004

02/09/07 Membership Fee

**Total Due in Full Activity**

Amount \$

REDACTED

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**Account Number  
**3717-577374-21004**

**Please Pay By:  
02/24/07**

Please enter account  
number on all checks and  
correspondence.

Make check payable to  
American Express.



JANE HALBRITTER  
100 W GARDEN ST  
ROME NY 13440-3424

**Total Amount Due**

See Finance Charges  
-- tion on reverse side for  
description of when  
ditional Finance  
charges are not assessed  
Features.

Check here if address or  
phone number has  
changed. Please note  
changes on reverse side.



Mail Payment to:

AMERICAN EXPRESS  
P.O. BOX 2855  
NEW YORK NY 10116-2855

0000371757737421004 000039500000039500 08 H

JANE HALBRITTER

XXXX-XXXXX4-21004

Page 2 of 4

**Payments:** Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. **Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB Method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature. This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. **This method of calculating the ADB and FC results in daily compounding of FC.** **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary:** In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. 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